

ONE GEORGIA BANK

	CPP Disbursement Date 05/08/2009	Cert 58238	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$235	\$193	-17.8%		
Loans	\$188	\$144	-23.4%		
Construction & development	\$31	\$22	-28.8%		
Closed-end 1-4 family residential	\$8	\$7	-16.1%		
Home equity	\$8	\$5	-33.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-12.0%		
Commercial & Industrial	\$32	\$28	-13.3%		
Commercial real estate	\$98	\$75	-22.8%		
Unused commitments	\$9	\$7	-22.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$11	-41.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$8	-30.6%		
Cash & balances due	\$7	\$8	22.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$211	\$187	-11.3%		
Deposits	\$185	\$166	-9.9%		
Total other borrowings	\$26	\$20	-23.3%		
FHLB advances	\$26	\$20	-23.3%		
Equity					
Equity capital at quarter end	\$23	\$5	-76.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	2.5%	--		
Tier 1 risk based capital ratio	10.9%	3.2%	--		
Total risk based capital ratio	12.1%	4.5%	--		
Return on equity ¹	-4.7%	-310.1%	--		
Return on assets ¹	-0.5%	-14.4%	--		
Net interest margin ¹	3.2%	2.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.8%	27.2%	--		
Loss provision to net charge-offs (qtr)	45.4%	73.2%	--		
Net charge-offs to average loans and leases ¹	6.1%	20.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	17.2%	43.2%	5.5%	19.4%	--
Closed-end 1-4 family residential	0.0%	7.0%	0.0%	2.2%	--
Home equity	1.6%	0.0%	1.9%	8.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	4.8%	0.0%	0.0%	--
Commercial & Industrial	8.1%	14.0%	0.3%	2.1%	--
Commercial real estate	5.9%	7.6%	0.7%	2.3%	--
Total loans	7.3%	13.7%	1.5%	5.2%	--